

**ABSTRACT OF THE DISCLOSURE**

A method which allows a tenant to earn equity while renting wherein the equity earned may be used for any costs associated with the purchase of real estate. The method comprises the steps of: signing a lease agreement between a tenant and a property management group for a rented residence; applying for a mortgage loan by the tenant with a mortgage company associated with the property management group; purchasing the real estate by the tenant through a real estate company associated with the property management group; splitting a commission on sale of the real estate between the real estate company, the property management group, and the tenant.